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ABSTRACT

Much research data are available on work and retirement which discounts the image of retirement as an affliction imposed on older workers. These findings indicate that increasing numbers of workers choose to retire before any mandatory age, few wish to return to work, and most are content with their retirement lives; however, negative views about retirement and about older workers persist. The failure of gerontological, psychological, and sociological theories to consider the impact of social forces and dynamic age-related processes on older people has helped to perpetuate misconceptions of retirement and the capabilities of older workers. Changes in the social context of retirees include increased acceptance of the retirement role, the definition of retirement as a right, and the presence of greater numbers of retirees. These factors, together with material and social supports, have eased the worker's transition to retirement. Other processes associated with aging also reduce stress and help in coping with retirement, including lowering expectations, reevaluating rewards, and maintaining activities outside of work. Future policymakers must examine societal changes and personal characteristics of potential retirees in order to construct viable policies. (NRB)

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WORK AND RETIREMENT

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Chapter to appear in Leading Edges: Recent Developments in Social and Psychological Aging

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Retirement from the labor force at age 65 or earlier is a well-established pattern in the United States today; in 1978 only about 20% of the men and 8% of the women 65 and over were working or looking for work (U.S. Bureau of the Census, 1979a). But according to a common stereotype, most workers do not retire willingly; they are the victims of mandatory retirement rules and would be eager to return to work if they were given the opportunity. Further, according to stereotypes, retired people are not satisfied with retired life; some retirees are so unhappy that retirement results in illness and early death. Although solid research challenges some of these stereotypes and finds others are oversimplifications, unfounded beliefs about retirement die hard.

In this paper we review evidence on some widely held beliefs about retirement and we explore why myths about retirement persist--even among gerontologists and professional practitioners. We also review studies which suggest that misleading perceptions about older workers are common. We propose that one source of unfounded beliefs is the narrow focus of paradigms guiding much work in the field. A more comprehensive approach that recognizes the impact of societal-wide trends and dynamic age-related processes on older people is important for interpreting data about work and retirement of older people today and for developing policies for the future.

Evidence on Stereotypes of Retirement

A large body of research on current cohorts of retirees and those approaching retirement--including two major longitudinal surveys following workers from their preretirement to post retirement years*--is available to shed light on the

*Articles and books reporting on various phases of these surveys cited here are: Bixby, 1976; Clark et al., 1979; Fox, 1976; 1979; Motley, 1978; Quinn, 1978; Schwab, 1976 on the Retirement History Study, and Andrisani, 1977; Chirikos and Nestel, 1979; Parnes, 1979; Parnes and Nestel, 1979 on the National Longitudinal Surveys.

retirement process. Our summary of relevant aspects of this research indicates that there is little support for the image of retirement as an affliction imposed on older workers. Let us consider the evidence.

A. Have most workers been forced to retire because of mandatory retirement rules?

The data indicate otherwise. For one thing, a majority of older workers are not covered by mandatory retirement provisions. According to data from the Retirement History Study and the National Longitudinal Surveys--hereinafter referred to as RHS and NLS respectively--less than half the workers aged 60-65 are subject to mandatory retirement regulations (Clark et al., 1979; Parnes and Nestel, 1979).

Even among those covered by mandatory retirement regulations, many retire before the mandatory age. A study of one cohort of white, male wage earners aged 62-63 in 1969 found, for example, that about half of those covered by mandatory retirement rules--about 20% of the whole cohort--retired early (Clark et al., 1979).

Table 1 about here

These data parallel patterns of early retirement among all workers. For more than a decade, increasing proportions of workers have retired before age 65. For example, as recently as 1970, 75% of the males aged 60-64 were in the labor force; by 1979 this proportion was reduced to 62% (Bixby, 1976; U.S. Department of Labor, 1979b).

Last, many of those who retire at the mandatory retirement age do so willingly. According to 1976 NLS data, among male retirees 65-69 who had been

subject to mandatory retirement, 15% were forced out by the mandatory plan, 21% retired because of poor health, 39% retired early, and 25% retired at the normal age but had indicated previously they had no desire to work beyond the mandatory age (Parnes and Nestel, 1979). According to these researchers, only about 3% of the total retirements in their sample of male workers over the period 1966-1976 could be classified as the unwilling victims of mandatory retirement plans.

B. How eager are retirees to reenter the labor force?

Not very. Studies carried out in the mid-1970s found that relatively few retirees were either able or wanted to return to the labor force (Harris, 1975; Motley, 1978). The NLS found that in 1976, only 2% of the white male retirees and 5% of the retired black men would accept a job unconditionally; 12% of the whites and 13% of the blacks would accept a job under certain conditions (Parnes and Nestel, 1979). Even in 1978 when inflation pressures were a concern, a majority (though slim) of retirees in the Harris (1979) survey said they preferred not to work for pay. The salience of economic considerations is demonstrated by the fact that those receiving pension benefits were less likely than those without benefits to say they preferred to work (40% vs. 52%).

C. Are most retired people dissatisfied with their lives in retirement?

Not according to most survey data. Or, if dissatisfied, the cause is usually not lack of employment per se. As early as the mid-1950s, Streib and his colleagues found that the vast majority of retired respondents felt that retirement was mostly good for a person (Streib and Schneider, 1971). According to nation-wide surveys carried out from 1965 to 1978, no less than 55% and as many as 75% of the retired respondents expressed some type of positive reaction to retirement: for example, that it had fulfilled their expectations, it was enjoyable, they were glad they retired when they did, these were the

best years of their lives, or that they felt good about their lives since retiring (Foner and Schwab, forthcoming).

Even when retirees are compared with older people still in the labor force or when retirees compare their lives before and after retirement, they appear to be relatively satisfied with retirement. Several studies have found that the morale of retired men and women 65 and over was only slightly lower than that of their employed counterparts once income, age, and health were controlled in the analysis (Jaslow, 1976; Thompson, 1973). Similarly, according to another study, older people in the labor force were just somewhat more satisfied with their lives than those who had retired, once race, marital status, sex, income, education, and health were held constant (Campbell et al., 1976). As for life before and after retirement, in 1978 two thirds of the retirees in a national survey said that retired life was the same or better than working life, with 40% saying that it was better (Harris, 1979).

Of course, as these data indicate, some retirees are not satisfied with retirement. The two most important correlates of satisfaction with retirement are health and money. Those who perceive themselves to be in poor health and those who do not have adequate incomes are less likely than their more advantaged counterparts to feel positively about retirement. Interview data suggest, however, that the dissatisfaction of those in poor health may not be due primarily to nonwork but to limitations on activity and the pain they experience. They might be as unhappy, if not more so, were they to have to work eight hours a day, five days a week. Similarly, much of the unhappiness of those with low incomes may not be due to frustrations of not working as such but to concerns about maintaining their standard of living and the lack of funds to finance interesting and meaningful activities.

In short, a majority of retirees express high levels of satisfaction with life in retirement, but a minority, especially those who are ill or who have low incomes, do not have the personal and economic resources to lead the good life in retirement.

D. Does retirement lead to ill health and premature death?

There is no unequivocal answer to this question. Rates of illness not only increase with age but retirees' health is poorer than that of age peers in the labor force. However, early studies indicated that retirement in itself did not appear to have a direct effect on health or longevity (Riley and Foner, 1968).

One reason for the relatively poor health of retirees as compared to older people in the labor force is the tendency of persons who report illness or work limitations to elect to retire as soon as possible. Studies consistently report that both planning for early retirement and the actual event of retirement are strongly related to the individual's perception of poor health (Barfield and Morgan, 1970; Parnes and Nestel, 1979; Schwab, 1976). To be sure, poor health may not be the only reason for retiring early; assurance of an adequate income on the one hand, and unpleasant job conditions, on the other, are also considerations (Quinn, 1978).

If it is the case that poor health is a factor motivating people to retire, it is important to consider whether poor health is really the key factor in retiring early. Some people retiring early--particularly those imbued with a strong work ethic--may exaggerate health conditions as a more legitimate reason for leaving the work force than simply not wanting to work any longer. Available data suggest that among early retirees health status <u>is</u> poorer than among the employed. And small studies indicate that there is a correlation between perceived health and physicians' ratings; in some cases, the perceptions are

more positive than the physicians' ratings (Riley and Foner, 1968). Further, male social security beneficiaries aged 58-63 who had chosen early retirement were more likely than age peers in the labor force to have visited a physician or been hospitalized in the year preceding the interviews, according to an RHS analysis (Schwab, 1976). Similarly, men aged 45-59 in the NLS sample who reported work limitations in 1966 were more likely to have died by 1971 than their healthier counterparts (Andrisani, 1977). Analysis by NLS researchers of 1976 interviews showed a correlation between self-reported work limitations and an index of impairment based on such items as ability to walk up and down stairs, lift heavy or light objects, and to hear without difficulty (Chirikos and Nestel, 1979).

Much work on the relationship between retirement and health remains to be done. On the basis of available evidence, a case can be made that the link between poor health and retirement is more in the direction of health status influencing the decision to retire rather than individuals going into physical decline when removed from the labor force.

Explaining the Persistence of Myths: Guiding Paradigms

In the light of such consistent findings, what sustains negative views of retirement? We suggest that leading theories in gerontology, developmental psychology, and sociology help validate these negative views. But, we will argue, these theoretical models are inadequate for a full understanding of the retirement process.

An important assumption about life transitions at any point in the life course is that they will be accompanied by stress, especially if the transition entail major changes in the person's life. Research evidence indicates that many types of changes can affect mental and physical functioning. Events as

joyous as the birth of a child or as sad as the death of a family member, promotion to or loss of a job have been found to be related to a variety of physical and psychological malfunctions (Liem and Liem, 1978).

The transition to retirement is thought to be beset by special problems. The shift to retirement is fairly abrupt and the retirement role is markedly different from the work role. Yet mechanisms that might reduce the trauma of such discontinuities are absent. Most retirees cannot ease into retirement gradually. Few employers are flexible enough to permit gradual retirement and only a small percentage of today's older workers are self-employed and therefore able to set their own pace. Unlike the transition to adulthood, with its many occasions for anticipatory socialization--part-time jobs, dating, cohabitation--there are few opportunities for advanced preparation for the retirement role. Very few companies offer preretirement counselling that goes beyond discussions of financial matters: pensions, social security, insurance (O'Meara, 1977). Role models for the potential retiree seem less accessible or visible than are models for the assumption of more highly valued roles, such as worker, spouse, or parent. And, the mass media provide few images upon which a positive "retirement self" can be patterned. Moreover, the content of the retirement role lacks clear definition. Is retirement simply an extension of leisure time--a weekful of Saturdays, so to speak? Does one begin some new style of living? Is it a time for fulfilling secret ambitions? And, how do others expect the retiree to behave?

Perhaps even more important, retirement, unlike many other life course transitions, involves losses--of income, esteem, and for many, the power attached to their former work roles. Consider the financial status of retirees. Based on their relatively poor economic position alone, we might expect retirees to be dissatisfied with retirement. Whether retirees compare their financial

condition to that of age peers or younger adults in the labor force or to their own situation before retirement, they are relatively deprived. For example, in 1972, among men aged 62-66 and their wives, 20% of those who had retired since 1968 had annual incomes of $10,000 or more compared to 51% of those who were still employed. Those who retired before 1968 were even less likely to have annual incomes of this size (Fox, 1976). Further, couples retiring in 1973-1974 had retirement incomes roughly 55% of preretirement incomes, on the average (Fox, 1979).

Of course, a minority of retirees have relatively high incomes; but the incomes of some 10% of social security beneficiaries are so low that they require public assistance of some sort, usually supplemental security income (Grad and Foster, 1979). Recipients of Supplementary Security Income (SSI) are disproportionately female, black, widowed, and the less well-educated (Sherman, 1979).

Given these negative features of the transition to retirement and of the retirement role itself--lack of opportunities for anticipatory socialization, of public role models, and of clear role definitions and the relative deprivations of retirees--it is not surprising that retirement is assumed to be a time of stress and discontent. Yet, as we have shown, increasing numbers of workers have been choosing to retire before age 65, few retirees seem eager to return to the labor force, and most are reasonably content with their lives in retirement. In short, there seems to be a gap between theory and fact.

Toward A Broader Theoretical Perspective

We suggest that the paradox just noted is more apparent than real. The theoretical models we have outlined emphasize only certain aspects of the retirement process; they do not take into account society-wide changes and age-

related processes affecting retirees and the retirement role. On the one hand, societal "inputs" in the past decade have helped to make retirement a rewarding rather than an unhappy experience; on the other hand, mechanisms associated with aging and the unique background of current cohorts of retirees have operated to mitigate difficulties that have materialized.

The Changing Social Context

Retirees do not react to change in their lives at retirement in isolation from the social and economic context in which retirement occurs; they are affected by the climate of opinion in the society and by the economic, political, and social environment. True, decisions are made by individuals, but calculations of costs and benefits and attitudes regarding work and leisure are developed within a field of influence that is itself continually changing. We contend that, in general, the social environment has become increasingly favorable to retirees.

Attitudes. Since the 1950s attitudes toward retirement have changed dramatically as workers have increasingly come to define retirement as a right earned after a lifetime of employment. In a 1950 study of steelworkers aged 55 and over, for example, over half felt that retirement was only for the physically impaired; by 1960, less than 25% of older workers in the same company agreed with that assessment (Ash, 1966). The proportions defining retirement as a well-earned rest or reward rose commensurately.

Positive orientations to retirement--as reflected in the proportions of people saying they look forward to retirement--have increased even more recently. According to the Harris Survey (1979), between 1974 and 1978 the percentage of adult employees who personally looked forward to retirement rose from 43% to 54%. In 1978, among those aged 50-64, for whom retirement was imminent, almost

two thirds they looked forward to retirement.

Economic resources. A crucial factor in retirees' positive reactions to retirement is the ability to maintain a comfortable standard of living. That many retirees have not had to reduce their standard of living drastically--at least until recent periods of double digit inflation--can be attributed to demographic and economic trends in the past several decades. The period of economic growth following World War II, despite spells of instability, facilitated the expansion of the social security system which provides the foundation of economic support for most retirees. As employment grew and wages increased, so did social security revenues. In addition, the number of people of working age increased, thereby widening the tax base for social security funds. With growing revenues, social security coverage was broadened and benefits raised. By now, most workers--about 90%--are covered by social security and the formula for benefits has been changed; benefits now are indexed to the inflation rate. Not only social security but private pension coverage has been enlarged.

In addition to these income maintenance supports, a host of other programs enhance the economic well-being of retirees. Most importantly, Medicare has lifted the spectre of crushing medical costs, although about one-third of health-related expenses are still born by the older patient. At both the state and federal levels, property tax relief is provided to older homeowners; home-sellers over age 55 can exclude the first $100,000 realized from the sale of one residence from capital gains liability, older people are relieved of the tax on prescriptions; social security benefits are exempt from income taxes; and a double personal exemption for federal taxes is allowed (Schulz, 1976). At the local level, discounts for transportation, entertainment, and shopping are common. Many municipalities provide subsidized transportation, recreation, and meals.

The sharp drop in income with retirement is to some extent offset by these programs. The Department of Labor estimates that for married couples retiring in 1980 whose gross preretirement income was $30,000, the equivalent retirement income would be $18,082. For couples with $20,000 pre-retirement annual income, the comparable figure would be $13,085. Corresponding retirement incomes for single people, however, would be only about one thousand dollars lower than retirement incomes of couples (Department of Labor, 1979a). These estimates are based on reductions in expenses expected after retirement--largely reductions in federal, state, and local taxes and work related outlays.

Perhaps as important as the income maintenance function of government programs is their latent function in legitimating retirement. There can be little question that the existence of a wide-ranging system of direct benefits constitutes an imprimatur of respectability if not encouragement of the retirement role. Public opinion today is strongly in favor of the right to retire and the responsibility of government to provide adequate resources (Harris, 1975).

Social Supports: A number of other societal factors enhance the attraction of retirement. Most obviously, the sheer increase in numbers of retired people makes adjustment to the role relatively easier. The more people who do anything, the greater the pressures to define that behavior as normal. At the interpersonal level, of course, there will be more status peers with whom to interact—for pure sociability and for the creation of norms.

And as the population of retired persons has grown, so has a "retirement industry." Products and services oriented toward this market are increasingly common. Especially active are builders of retirement housing, travel services, and promoters of leisure pursuits. Locally, beauty parlors, movie houses, pharmacies and restaurants offer discounts to this specialized clientele, usually at hours when working people are not patronizing the facilities.

Another type of senior citizen industry is organizational. There are mass membership organizations such as the National Retired Teachers Association and American Association of Retired Persons (NRTA-AARP) with a combined dues paying membership in 1979 of over eleven million persons aged 55+. NRTA-AARP provides information through its journal Modern Maturity, a discount mail order prescription service, vacation discounts, tax assistance, group tours, and various types of insurance policies for the elderly.

At the local level, clubs and centers for the elderly are quite common today. In addition, government sponsored programs--Foster Grandparents, Senior Companions, Retired Senior Volunteer Program (RSVP), the Service Corps of Retired Executives (SCORE), Volunteers in Service to America (VISTA), and the Peace Corps--provide retirees with opportunities to serve others. In sum, a network of formal and informal groups is available to those retired persons who are willing and able to participate. To date, only a minority of old people are regular participants. The percentage of attendees of special clubs for older people, however, has doubled, from about 10% in the 1960s (Riley and Foner, 1968) to almost 20% in the mid-1970s (Harris, 1975).

Over the past two decades, then, major changes have occurred in the social context of retirement. Increased acceptance of the role, defining retirement as a right, and the presence of other retirees have made the transition less difficult for today's workers than was the case in the recent past. An array of supports--material and social--have been constructed that have made retirement a relatively attractive alternative to working. Of course, this situation is subject to change. Given the importance of a favorable economic climate for positive feelings about retirement, continued inflation and recession could alter retirees' reactions. Further, we do not mean to imply that retirement has ceased to be problematic even in the best of times; but we suggest that

there are age-related dynamic processes that affect the way an individual deals with those problems that do arise.

Dynamic Age-Related Processes: Aging Over the Life Course

The biological, psychological and social processes that affect aging over the life course are interdependent. Changes along any dimension interact with and influence the others in a seamless web of cause and effect. Growing older, and the transition to retirement in particular, involve losses. But individuals are not only acted upon by social forces; they respond to and deal with their life situations. The old person, no less than the child or adult, is an active interpreter and coper, although the manner in which problems are dealt with may vary by age. In other words, aging may promote particular ways of coping with loss.

Lowered expectations. There is indirect evidence that the elderly, especially the very old, tend to lower expectations and to limit goals compared to their own earlier standards. For example, Campbell, Converse and Rodgers (1976) found that "satisfaction" is not always equated with "happiness"; among their older respondents, high levels of satisfaction were combined with relatively low levels of happiness, suggesting lowered expectations in old age. The aged may be "satisfied" because they do not have very high hopes. Many old people are content to be alive (in Maurice Chevalier's famous quip: being very old "is OK, when you consider the alternative"). Some feel that surviving to old age is a noteworthy accomplishment.

Actually, adjustment to declining capacities and role loss will have begun before retirement. Most workers will be resigned to accomplishing less than they might have hoped (there is only so much room at the top); parents will have launched their offspring, the probability of death will have been faced through

the purchase of a cemetery plot and the writing of a will; and a myriad of small accommodations made to flagging energy, changed appearance, memory lapses, unaccustomed aches, and so forth. Not that all such changes are inevitable, but that they seem reasonable.

Redefinition of rewards. "Rewards" to the sociologist refers to three types of scarce resources in a society: wealth or material goods; prestige (respect from others); and power (the ability to impose one's will upon others). In retirement, apparently certain trade-offs are made; that is, other social "goods" substituted for what is less available. Leisure becomes as important as, perhaps more important than, money; freedom and release from onerous obligations give retirees a sense of power over their own lives rather than power over others they may have exercised in their former roles.

Many, if not most, retirees welcome the opportunity to slow do[illegible]Atchley, 1976; Riley and Foner, 1968; Streib and Schneider, 1971). Among retirees in the 1978 Harris Survey who indicated that retirement was preferable to working, almost half mentioned freedom from scheduling, and another 37% mentioned being able to take it easy, not having to push or worry (Harris, 1979).

In this regard, it is well to remember that many jobs are not intrinsically satisfying; they do not enhance feelings of self-worth, encourage autonomy, or permit the exercise of independent judgment. Many--in factories, mines, and some types of institutions--are actually harmful. The proportion of workers expressing satisfaction with their jobs decreases as the occupational prestige level declines (Andrisani, 1977). Dissatisfied workers are also among those most likely to retire early. Conversely, professionals and managers--individuals with high levels of autonomy in intrinsically satisfying employment--are less likely to retire early even though presumably they have the financial resources to do so (Bixby, 1976).

Thus, especially for those with unpleasant employment, retirement can be a rewarding experience for what it does not entail. Failure to appreciate this factor may be a result of the relatively privileged positions of those who write about retirement: reporters, professors, government researchers, all of whom have some degree of control over the pace and direction of their work. Indeed, generalizations about work and retirement on the basis of such work experiences may have contributed to myths about retirement.

Strain toward continuity. A third technique for active coping with the changes wrought by retirement is to minimize the extent of life style changes by maintaining familiar patterns of activity in spheres other than work. Data from the RHS permit comparison of activity levels of persons before and after retirement (respondents were 64-69 when interviewed in 1975). Unfortunately, information on activities in 1970 is retrospective, i.e. respondents in 1975 were asked how their current activity compared with five years before. Comparisons between the two times and between retired and still-working respondents are presented in Table 2.

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Clearly, most respondents perceived that their activity levels remained stable over the five years. Interestingly, both retirees and those remaining in the labor force experienced an increase in time spent with relatives. To be sure, some retirees report a reduction in certain activities. It is possible that income and health constraints account for many such changes in activity levels. All in all, there is little evidence in these data that retired people put added energy and time into activities that might substitute for work, but neither is there support for the disengagement thesis. Continuity and stability appear to be the dominant tendencies.

To summarize: Certain processes associated with growing older can function to reduce the stress of status transition and contribute to well-being in

retirement: lowering expectations, reevaluating what is rewarding; and maintaining activities and relationships over which the person can exercise some control.

Dynamic Age-Related Processes: Cohort Succession

Not only are reactions to retirement--indeed, any life course transition--influenced by social forces prevailing at the time when transitions are made, but retirees' reactions are affected by their collective histories and the social, economic, and political environment in which they grew up and grew older. Since the physical and social environment varies over time, no two cohorts have exactly the same life experiences; nor are they socialized to the same values, beliefs, and expectations. Because no two cohorts age in exactly the same way, there is no one "natural" reaction to retirement or any role change. It seems likely that the unique backgrounds of current cohorts of retirees have contributed to their adjustment to the retirement role.

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Backgrounds of current retirees. Table 3 presents data on selected characteristics of three birth cohorts: those born in 1870, none of whom is still alive; those born in 1900 who were about 65-75 at the time of the research reported here and aged 80 today; and those born in 1930 who are entering late middle age. The bulk of current retirees were born around the turn of the century and in the period before the first World War. Large numbers were born abroad; many spent their earliest years in rural areas. About one-fourth graduated from high school or went on to higher education.

We can only speculate about the effects of this type of background on attitudes toward retirement since there are no data on basic orientations of these cohorts or on how such dispositions are related to responses to retirement. But it is not farfetched to suggest that people who spent their childhood

in rural settings, who were familiar with death in the family at early ages, and who have limited educational attainments, might be encouraged to accept whatever happens to them as fate, or God's will, or somehow inevitable. Hence, resignation to those deprivations that seem unavoidable and satisfaction with what one has.

Given the different backgrounds of future cohorts of retirees--better educated, more likely to have had jobs offering autonomy and opportunities to exercise judgment, and more likely to have spent their formative years in an urban environment, to name a few important characteristics--their retirement attitudes and behavior will undoubtedly differ from those found among today's retirees, a point to which we will return later in the essay.

So far our focus has been on retirement. We turn now to review of evidence about the competence of older workers, a topic which is of intrinsic interest, but which also has implications for patterns of retirement.

Evidence on Stereotypes of Older Workers

Just as there have been stereotypes about retirement, so have the capabilities of older workers been subject to misleading assumptions. Table 4, for example, from the 1974 Harris survey of the general public, illustrates differences between the way younger respondents perceive the abilities of old people and the way the elderly perceive themselves.

Table 4 about here

Qualities associated with work performance--getting things done, adaptability, brightness, and physical activity--are generally not associated with the elderly by younger respondents. Yet when also asked whether or not "older people can continue to perform as well on the job as they did when they were younger," 59% of those 18-64 answered "yes." Nonetheless, two-fifths thought the contrary

(Harris, 1975).

Personnel officers are similarly dubious regarding the abilities of older workers (Harris, 1975). Since personnel officers are gatekeepers to employment opportunities, it seems logical to suspect that some older workers have been denied promotion, new jobs, or the chance to remain at their current job because of such opinions.

Several studies of employers' hiring practices suggest that belief in a worker's inability to meet the physical or educational requirements of a job accounts for many failures to hire an older worker (Wirtz, 1965; Sheppard, 1976).

At best these beliefs are only half-truths; at worst, they have little basis in fact. And, we suggest that misinterpretations of data have contributed to the plausibility of these beliefs. To be sure, studies show that, on the average, older people do not perform as well as younger people on tests of strength, intellectual functioning, and speed of response. However, much of this research is based on cross-section observations comparing <u>different</u> people--young and old--at one point in time (for a review of relevant cross-section studies, see,e.g. Botwinick, 1973; Barton et al., 1975; Welford, 1977). As Riley (1973) has shown, it is misleading to make inferences about aging processes from such data. Available longitudinal studies that follow the <u>same</u> individuals over a period of time do not find inevitable declines with aging. For example, longitudinal evidence does not show that intellectual functioning peaks in the twenties and declines thereafter (Riley and Foner, 1968; Schaie, 1979; Barton et al., 1975). Rather, measured intelligence is maintained at least up to age 60 or so; and studies of different kinds of intellectual abilities suggest that reliable decrements on all abilities do not appear until the eighth decade. Further, longitudinal analyses of several cohorts indicate that cross section differences in intelligence are in large part due to cohort differences. For example, older

people's lower educational attainments or their inexperience in test taking as compared to younger cohorts are thought to affect their performance on IQ tests (Baltes and Schaie, 1974; Schaie, 1979). Similarly, age differences in strength that have been observed at one point in time may partly reflect cohort differences in height and weight and the particular nutrition patterns or other relevant experiences of the several cohorts.

It should be noted that even in cross-section studies there are great individual differences among older people, with some old people outperforming some young people; frequently age differences that have been observed are not great. Unless a direct relationship can be shown between a given task and the particular abilities of a specific older worker, the blanket exclusion of older employees is unjustified on the basis of the best evidence available today.

The bottom-line question, then, is what effect do age differences in abilities and capacities have on the productivity and creativity of older workers? Again, the data are primarily from cross-sectional research; and their subjects are from the minority of older workers still in the labor force--likely to be healthier and possibly more competent than older people who have retired. Depending upon the specific tasks involved, productivity declines by age vary from non-significant to slight. Even when experience is held constant--greater experience having been cited as a factor in older people's ability to do the job--older workers' performance continues to approximate that of younger workers (Walker, 1964; U.S. Bureau of Labor Statistics, 1960; Canadian Department of Labor, 1959; Schwab and Heneman III, 1977).

As for creativity, among scholars, scientists, artists,and composers who lived to advanced old age, creative output continued into old age in some fields and declined moderately in others. In all fields, there are people who did a considerable part of their total creative work in their older years

(Dennis, 1966). Recall some of the great works that have come from the pen or hands of older artists or social scientists: Bach, Haydn, Stravinsky, O'Keefe, Picasso, Freud, and G. Stanley Hall, to name a few.

Perhaps it is not accidental that beliefs about older people's incompetence have been compatible with trends toward mass retirement. Such beliefs facilitate employer decisions regarding who shall stay and who shall go, legitimating the extrusion of older workers from the labor force where they can be replaced by somewhat less costly, younger employees. The stereotypes also accord well with interests of younger workers. In turn, those older workers who have internalized the stereotypes may be more accepting of retirement.

A renewed emphasis on the authentic capabilities of older workers--and such an emphasis seems to be emerging--could benefit those older workers who are reluctant to retire. But it might lead to exaggerated claims that influence the retention of employees to remain at work whether they wished to or not. And it could alter patterns of retirement.

Work and Retirement in the Future

We have argued that failure to consider the impact of social forces and age-related dynamic processes has helped to perpetuate misleading conceptions of the meaning of retirement and the responses of retireees to this relatively new phase in the life course. This failure has also contributed to incorrect assumptions about the capabilities of older workers. Those who fashion retirement policies for the future or who need to predict individual reactions, then, will have to look carefully at both societal changes and personal characteristics of potential retirees if they are to construct viable policies. The range of societal changes that can have an impact on work and retirement in the future is enormous--changes in levels of employment, productivity, prices; changes in the

occupational structure, political climate, foreign relations, to name a few. Here we will focus on demographic changes--on the societal level--and just a few of the changing characteristics of new cohorts--on the personal level--as such developments begin to suggest problems with which policy makers will have to deal.

Demographic Change

In looking to the future of work and retirement of older people, changes in the age structure of the population are critical. The age structure of the population--the proportion of young, middle-aged, and old in the population--affects the worker-to-retiree ratio, a rough estimate of the number of retirees that have to be supported directly and indirectly by each worker. As the number of workers to retirees declines, the financial burden of each worker increases. In the United States the major mechanism by which workers support retirees is the Social Security System. The social security system is on a pay-as-you-go basis; that is, current tax receipts (from self-employed and wage earners and their employers) pay for current benefits. Thus, the worker to retiree ratio is a crucial factor in the viability of the social security system. And, as we have seen, the strength of the social security system, particularly as it is reflected in coverage and level of benefits, is linked to patterns of and reactions to retirement.

What, then, is the future worker-to-retiree ratio likely to be? The number of older people in the first quarter of the next century can be predicted with some confidence, since they are alive now. Of particular interest is the impact of the baby boom cohorts who will be reaching age 60 and starting to retire about three decades from now. These extra large cohorts, born between 1946 to about 1960, were followed by relatively small cohorts. If future

birthrates continue to be low--most demographers do not expect another baby boom--there will be relatively small cohorts of workers to support the baby boom cohorts in retirement.

The relationship between fertility levels, the age structure of the population, and the worker-to-retire ratio is illustrated in Table 5 which peers still further into the future, at the midpoint of the next century.

Table 5 about here

Table 5 shows three different estimates of the age structure of the population in the year 2050 based on three alternative sets of assumptions about birth rates. Whichever estimates are used, these projections indicate that future worker to retiree ratios will be lower than they are today.

Indeed, one need not look ahead to 2050; the high old-age dependency ratios shown in Table 5 could emerge as early as the 2020's (Chen and Chu, 1977). Note, incidently, that the <u>total</u> dependency ratio does not change greatly, about 7 to 1, because it combines <u>both</u> those old and those too young to work; what does change is the composition of the dependency group, from primarily children to largely old people.

How, then, should the Social Security System be placed on a firmer financial basis? If the current system is retained, payroll taxes would have to be raised or benefits lowered. Alternatively, older workers could be encouraged to remain in the labor force; or retirement benefits could be financed from general revenues accrued through income and business levies. Each of these "solutions" generates new problems.

There are economic as well as political reasons to avoid an increase in the payroll tax. Social security contributions are a form of regressive taxation; that is, people with lower incomes pay taxes on proportionately more of their earnings than do those with incomes in excess of the taxable maximum or

with income from unearned assets. This means that the low income worker will feel the "bite" of any increase in rates to a greater extent than high earners. In retirement, however, low earners realize a higher replacement ratio than do high earners (but the latter also have additional sources of retirement income). The overall effect of an increase in the payroll tax would probably be to widen rather than reduce the gap between the affluent and the poor.

Both high and low wage earners, and their employers, appear to resist the concept of higher payroll taxes (Harris, 1979). Indeed, anti-tax sentiment is rising in the United States. Yet no one has seriously suggested reducing benefits to retirees, although there is some sentiment for taxing social security benefits over a specified amount. What may occur is that future increases in benefits will be pegged at a lower rate than currently; for example, the time lag between consumer price index increases and a subsequent rise in benefits could be extended—to once a year rather than every six months. There are programs in the Social Security system--other than retiree benefits—that could be cut: survivor, student, and some disability payments, as well as the lump-sum death benefit.

Delaying retirement age would certainly preserve the financial integrity of the system by reducing outflow and increasing revenues. But will workers who are unwilling or unable to continue beyond age 62 have to accept greater reductions in benefits than early retirees today? How will workers expecting to retire at today's "normal" age of 65 feel about waiting until age 68 or 70 to collect full Social Security? And what of all the younger workers waiting for the openings to promotion and higher pay? Such a solution could engender as much intergenerational hostility as a rise in payroll taxes. There is also talk of and some public support for the use of general revenue to finance retirement benefits. This proposal is strongly resisted by business leaders,

however (Harris, 1979).

Whatever course is taken, the decision to retire and the nature of retirement will be affected, regardless of other economic and political changes. And as the nature and timing of retirement change, younger people's work patterns and work histories are also likely to change.

Changes in the Characteristics of Retirees

As indicated in Table 3, retirees of the future will differ from those currently retired along a number of social-demographic dimensions: place of birth, education, rural-urban residence, occupation, family size, and experience of death in the family. Older cohorts of the early 21st century were the "me" generation of the 1970s. Many had experience with political dissent. They observed the steady increase in social welfare entitlements. And, more retirees in the future will be women who qualify for pension benefits on their own work records. At this date, over half of all working age women are in the labor force and most have full-time jobs in employment covered by Social Security (U.S. Bureau of the Census, 1979a).

One wonders how retirees and potential retirees with such backgrounds will feel about work and retirement. Will people who are relatively well educated and healthy, and who have a sense of personal and political efficacy be resigned to losses associated with retirement? Will they want to retire early? And once retired, what types of leisure activities will attract them? How will husbands and wives, both of whom have had lifetime work histories, mesh their retirement plans? Will the pressure be towards retiring at the same time? And if so, will having relatively high lifetime earnings encourage wives--typically younger than their husbands--to retire early? Or will it be husbands who remain at work because wives want to continue employment?

As these questions can only suggest, the subjective reactions of today's retirees may not be an accurate guide to the ways future cohorts of older people deal with and react to work and retirement.

Implications

Retirement policies devised in the 1930s have been gradually transformed and altered to meet changing circumstances, and there is every reason to believe that changes will occur in the years ahead. We have the advantage today of a much more sophisticated data base than did planners in the past. But as has been demonstrated many times in the course of social policy, attempts to meet one problem produce unintended and undesired consequences. As a result of the expansion of coverage and benefits under Social Security, the spread of private pensions, and the changing definitions of retirement, today's older cohorts have come to expect retirement as a reward for hard work and one that is to be pleasantly anticipated. Yet their enjoyment of retirement is currently being threatened by continued inflation.

The more educated and better prepared for retirement cohorts of the future may even find that the rules have been changed, in the direction of encouraging continuedlabor force participation, delaying and displacing plans for the later years. Rather than experiencing an expanding world of leisure activities with one's spouse, opportunities for enjoyment of non-work could be curtailed. Ironically, those who had followed the advice of experts and made the most careful long-term plans may be the most frustrated with these unexpected obstacles.

Presumably, society-wide institutions and organizations are better equipped to take the long view. Social Security administrators and others, for example, are already alerted to the financial problems attendant on demographic

changes. But such changes will not only affect the soundness of social security funding; they will also have an impact on the social environment of future retirees. Low birth rates mean that the family support system of older people will be smaller than in the past. Rising divorce rates will produce a number of non-married retirees (primarily female). Widowhood will probably come at later ages for both men and women, but the ratio of women to men is likely to continue to increase, at least at the very oldest ages. It appears that large numbers of old people will be unable to count on the emotional support and services of offspring and spouse, necessitating the expansion of social services to the non-married and childless.

Futurology is always a precarious enterprise. How can we predict how incoming cohorts of retirees will respond to these new circumstances? Will self-help groups flourish among the retired as they have among other groups of people sharing a common problem? Will they engage in organized political action? The unexpected reactions of older people to their situation has accounted for social change in the past, e.g. the health insurance battle of the 1960s and the trend toward early retirement in the 1970s.

There are, however, some safe general conclusions. The retirement process involves a reciprocal interaction between societal conditions and individual responses, each changing the context in which further action takes place. This is illustrated by the decision for early retirement: made singularly by hundreds and thousands of older workers, these separate choices constituted a trend that eventually put additional strains on the Social Security system, thus contributing to an unfavorable climate for those who would prefer to retire early in the years ahead.

Individuals and societal agendas do not always mesh. Social change is actively coped with by human actors whose responses shape the social setting,

and at both levels latent consequences bring other, perhaps less welcome changes. Constant monitoring of individual reactions is as important as charting population and economic trends. Herein lies the great value of the well-designed and expertly executed longitudinal studies relied upon in this essay. They deserve the support of all social scientists, government planners, and the citizens whose futures are tied to the accurate mapping of new developments in both individual and societal actions and reactions.

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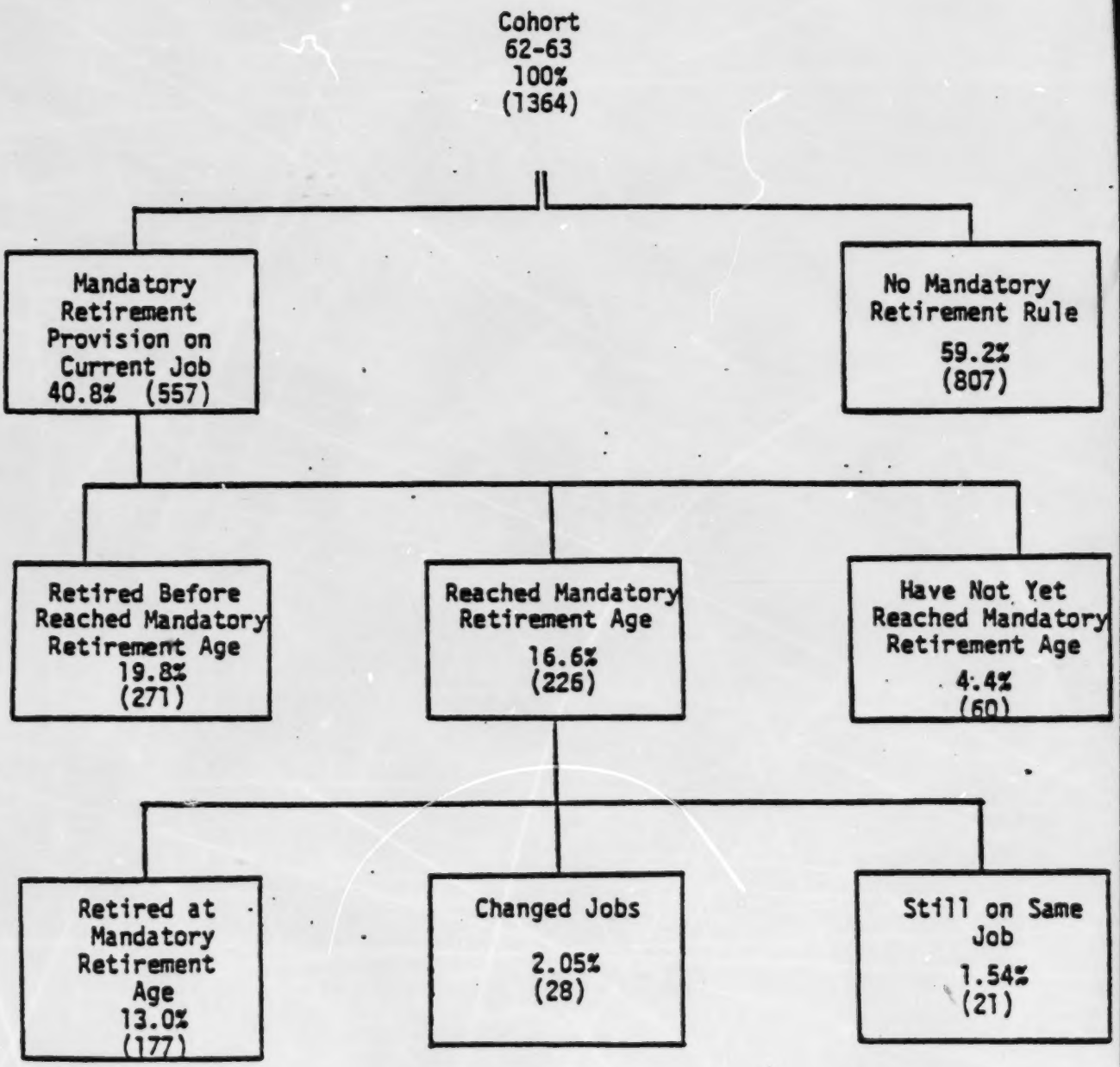
Table 1

The Incidence of Mandatory Retirement in
a Cohort of White Male Wage-earners
Age 62-63 in 1969



Source: Clark et al., 1979, p. 12. Based on Retirement History Study.

TABLE 2

FIVE-YEAR CHANGES IN ACTIVITIES AMONG ONE COHORT OF RETIRED AND EMPLOYED PERSONS AGED 64-69 IN 1975

	Frequency with which Engaged in each Activity in 1975 and 5 Years Previously (Self-reports in 1975)							
	Retired Between 1971 and 1975 Interviews				Worked at the Time of the 1971 and 1975 Interviews			
	Same %	Less %	More %	Total %	Same %	Less %	More %	Total %
Watches television	84	3	13	2,999[1]	89	4	7	2,403[1]
Gets together with neighbors	60	21	19		70	19	11	
Gets together with relatives	21	30	49		22	32	45	
Reads books, magazines or newspapers	89	6	5		93	4	3	
Works on hobbies	62	10	27		77	10	13	
Works on home maintenance or small repairs around house	63	16	20		78	12	11	
Goes outside	95	4	1		98	1	1	
Goes for walk	66	15	19	2,982[2]	83	9	8	2,398[2]
Participates in sports or exercise	80	12	7		86	11	4	
Goes to club meetings or other organizational activity	70	20	10		79	15	6	
Goes to restaurant	56	34	10		73	16	10	
Goes to church or temple services	80	14	5		87	10	4	
Goes to grocery store	79	9	12		86	7	8	
Goes to concert, play, movie, sports event, or opera	72	21	7		77	17	5	
Does volunteer work	83	8	8		87	8	5	
Takes trip lasting longer than one day	71	18	11		78	15	7	

[1]Actual number reporting on each item varies slightly since small number of individuals did not report on each item.

[2]Interviewers were instructed to skip this and the following items if the respondant was obviously unable to walk. Slight variations on each item with non-reporting.

Source: Unpublished data from Retirement History Study, Social Security Administration.

Table 3

Demographic Perspectives on Three Cohorts

Cohort Characteristics	Cohort of 1870	1900	1930
Select Childhood Characteristics			
% rural when 5-9	78	59	51
% distribution by no. of siblings			
0-1	6	14	29
2-3	14	25	34
4+	80	61	37
% with parent who died before child reached age 15	27	22	11
% distribution by no. of school years completed			
less than 8	44	28	8
8 - H.S.3	42	45	25
H.S. 4+	14	27	67
Select Adult Characteristics			
% rural when age 25-29	47	37	28
% distribution of males by occupation when age 35-39			
white collar	NA	31	44
blue collar	NA	52	53
farm	NA	17	3

Source: Adapted from Uhlenberg, P., Demographic Change and Problems of the Aged, pp. 153-165 in Aging from Birth to Death, edited by M.W. Riley Published for the American Association for the Advancement of Science by Westview Press, 1979. Copyright 1979 by the American Association for the Advancement of Science. Reprinted by permissio

Table 4

Perceptions of Older Persons Held by the Public, Self-Image of Persons 65 and Over, and Self-Image of Persons 18-64 Years of Age

	Column A Image of "Most People Over 65" Held by Persons 18-64 %	Column B Self Image of People 65 and Over %	Difference Between A and B %	Column C Self-Image of Persons 18-64 %	Difference Between B and C %
Very good at getting things done	35	55	-20	60	+ 5
Very open minded and adaptable	19	63	-44	67	+ 4
Very bright and alert	29	68	-39	73	+ 5
Very physically active	41	48	- 7	65	+17
Very wise from experience	66	69	- 3	54	-15
Very friendly and warm	82	72	10	63	- 9

Source: Adapted from Harris, 1975.